

Information to identify the case:

Debtor 1	<u>Edward T Allen</u>	Social Security number or ITIN xxx-xx-8250
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u> </u>	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: <u>18-24908-JNP</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edward T Allen

11/2/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Edward T Allen
Debtor

Case No. 18-24908-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 20

Date Rcvd: Nov 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2018.

db +Edward T Allen, 21 Daytona Ave, Sewell, NJ 08080-1603
cr +CARRINGTON MORTGAGE SERVICES, LLC, Stern, Lavinthal & Frankenberg, LLC,
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr +Capital One Auto Finance AIS Portfolio Services LP, 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901
517665076 +Carrington Mortgage Services LLC, 1600 South Douglass Road Suite 200A,
Anaheim, CA 92806-5951
517665080 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517665082 +KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
517665085 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, PO Box 283,
Division Of Taxation- Federal Offset Pro, Trenton, NJ 08625-0283)
517665086 +State of Pennsylvania, Bureau of Individual Taxes, PO Box 280431,
Harrisburg, PA 17128-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Nov 03 2018 02:43:00 Joseph Marchand, 117-119 West Broad St.,
PO Box 298, Bridgeton, NJ 08302-0228
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2018 23:23:34 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 02 2018 23:23:30 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517665074 +EDI: CAPITALONE.COM Nov 03 2018 02:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
517665075 +EDI: CAPONEAUTO.COM Nov 03 2018 02:43:00 Capital One Auto Finance, Attn: Bankruptcy,
Po Box 30285, Salt Lake City, UT 84130-0285
517677852 +EDI: AISACG.COM Nov 03 2018 02:43:00 Capital One Auto Finance, a division of Capital On,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517665077 +EDI: CONVERGENT.COM Nov 03 2018 02:43:00 Convergent Outsourcing, Inc, Po Box 9004,
Renton, WA 98057-9004
517665078 +EDI: NAVIENTFKASMDOE.COM Nov 03 2018 02:43:00 Dept of Ed / Navient, Attn: Claims Dept,
Po Box 9635, Wilkes Barr, PA 18773-9635
517665079 +E-mail/Text: dtmua-am@deptford-nj.org Nov 02 2018 23:24:02 Deptford Township MUA,
PO Box 5506, Woodbury, NJ 08096-0506
517665081 EDI: IRS.COM Nov 03 2018 02:43:00 Internal Revenue Service, ATTN: Bankruptcy Department,
P.O. Box 7346, Philadelphia, PA 19101-7346
517665083 +EDI: NAVIENTFKASMRSERV.COM Nov 03 2018 02:43:00 Navient, Attn: Bankruptcy, Po Box 9500,
Wilkes-Barre, PA 18773-9500
517665084 +E-mail/Text: jennifer.chacon@spservicing.com Nov 02 2018 23:24:38 Select Portfolio Svcin,
PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 20

Date Rcvd: Nov 02, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2018 at the address(es) listed below:

Jeanette F. Frankenberg on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC
cmecf@sternlav.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Joseph J. Rogers on behalf of Debtor Edward T Allen jjresq@comcast.net, jjresql@comcast.net
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS,
Inc. Asset-Backed Certificates, Series 2006-8 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5